

109.0006



PATENT

02/02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Linda S. Wilson

Serial No.: 09/748,935

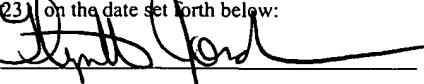
Filed: December 27, 2000

For: SYSTEMS AND METHODS
FOR MAKING INSTALLMENT
LOAN PAYMENTS USING
PAYROLL DEBITS

Group: Not Yet Assigned

Examiner: Not Yet Assigned

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner For Patents, Washington, D.C. 20231 on the date set forth below:

Signed: 

Name: Tlynthia Jordan

Date: January 23, 2001

Chapel Hill, North Carolina
January 23, 2001

Assistant Commissioner for Patents
Washington, DC 20231

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

Pursuant to 37 C.F.R. §§1.56, 1.97 and 1.98, applicant's attorney wishes to bring to the attention of the Patent and Trademark Office the following item listed on the accompanying PTO Form 1449 (modified).

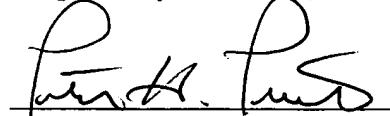
U.S. Patent

<u>Patent No.</u>	<u>Issue Date</u>	<u>Inventor</u>
5,383,113	January 17, 1995	Kight et al.
5,465,206	November 7, 1995	Hilt et al.
5,483,445	January 9, 1996	Pickering
5,649,117	July 15, 1997	Landry
5,684,965	November 4, 1997	Pickering
5,699,528	December 16, 1997	Hogan
5,832,460	November 3, 1998	Bednar et al.
5,873,072	February 16, 1999	Kight et al.
5,884,288	March 16, 1999	Chang et al.

5,920,847	July 6, 1999	Kolling et al.
5,956,700	September 21, 1999	Landry
5,978,780	November 2, 1999	Watson
6,032,133	February 29, 2000	Hilt et al.
6,041,315	March 21, 2000	Pollin

The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made, or as an admission that the information cited is considered to be material to patentability, or that no other material information exists.

Respectfully submitted,



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